

Information to identify the case:

Melanie S Chavez-Parham

Debtor 1:
First Name _____ Middle Name _____ Last Name _____

Debtor 2:
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court: District of New Jersey

Case number: 25-11772-VFP

Social Security number or ITIN: xxx-xx-7802
EIN: _____

Social Security number or ITIN: _____
EIN: _____

Date case filed for chapter: 13 2/21/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melanie S Chavez-Parham	
2. All other names used in the last 8 years		
3. Address	4702 Meadowview Avenue North Bergen, NJ 07047	
4. Debtor's attorney Name and address	Nicholas Fitzgerald Fitzgerald & Associates, Attorneys At Law 649 Newark Avenue Jersey City, NJ 07306	Contact phone 201-533-1100 Email: fitz2law@gmail.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 2/22/25

For more information, see page 2

Debtor Melanie S Chavez-Parham

Case number 25-11772-VFP

7. Meeting of creditors	April 8, 2025 at 10:00 AM	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 407 693 2279, Click on JOIN using passcode 4267876130, or call 1-862-352-5164
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 6/9/25
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/2/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	

In re:
Melanie S Chavez-Parham
Debtor

Case No. 25-11772-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Feb 24, 2025

Form ID: 309I

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db	+ Melanie S Chavez-Parham, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956
520560673	+ Drbank/Upst, P.O. Box 1503, San Carlos, CA 94070-7503
520560674	+ Hackensack Meridian Health Palisades Medical, 7600 River Rd, North Bergen, NJ 07047-6217
520560677	++ LENDINGPOINT LLC, 1201 ROBERTS BLVD, STE 200, KENNESAW GA 30144-3612 address filed with court., Lending Pt, 1701 Barrett Lake Blvd, Kennesaw, GA 30144
520560679	+ Tab Bank/Nc, 175 W Jackson Blvd, Chicago, IL 60604-2615
520560681	+ Whitney S Chavez Parham & Rolando Chavez Zela, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: fitz2law@gmail.com	Feb 24 2025 21:07:00	Nicholas Fitzgerald, Fitzgerald & Associates, Attorneys At La, 649 Newark Avenue, Jersey City, NJ 07306
tr	Email/Text: BNC@magtrustee.com	Feb 24 2025 21:10:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 24 2025 21:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 24 2025 21:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520560668	EDI: TSYS2	Feb 25 2025 01:47:00	Barclays Old Navy, PO Box 13337, Philadelphia, PA 19101-3337
520560669	+ EDI: TSYS2	Feb 25 2025 01:47:00	Brclyoldnavy, P.O. Box 8803, Wilmington, DE 19899-8803
520560670	+ EDI: CAPITALONE.COM	Feb 25 2025 01:47:00	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
520560670	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 21:33:00	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
520560671	+ EDI: CAPITALONE.COM	Feb 25 2025 01:47:00	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520560671	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 21:33:30	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520560672	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 24 2025 21:09:00	Deptelnnet, 3015 Parker Rd, Aurora, CO 80014-2904
520560675	+ Email/Text: HUMCBankruptcy@hmhn.org	Feb 24 2025 21:09:00	Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520560676	+ EDI: JPMORGANCHASE		

District/off: 0312-2

User: admin

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Date Rcvd: Feb 24, 2025

Form ID: 309I

Total Noticed: 19

520560676	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2025 01:47:00	Jpmcb Card, 800 Brookside Blvd, Westerville, OH 43081-2822
520560678	Email/Text: camanagement@mtb.com	Feb 24 2025 21:33:30	Jpmcb Card, 800 Brookside Blvd, Westerville, OH 43081-2822
520560680	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 24 2025 21:09:00	M & T Bank, Pob 767 8, Buffalo, NY 14240
		Feb 24 2025 21:09:00	Toyota Mtr, 111 W 22nd St, Oakbrook, IL 60521

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters